

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Wilson Bueno
 Angela Bueno
 Debtors

Case No. 13-13718-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Mar 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2019.

db/jdb
 smg +Wilson Bueno, Angela Bueno, 927 S. Front Street, Allentown, PA 18103-3382
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13167901 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
 El Segundo, CA 90245-3504
 13084456 +Atlantic Credit and Finance, Successor in interest to, Washington Mutual Bank,
 c/o Weltman, Weinberg & Reis, 436 Seventh Avenue, Ste 1400, Pittsburgh, PA 15219-1827
 13035011 +Bluestone Investments, 107 N. Commerce Way, Bethlehem, PA 18017-8913
 13135845 +JPMorgan Chase Bank, National Association, c/o Chase Records Center,
 Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 13143175 Pragadesh Desai, DO, c/o Hamilton Law Group, PO Box 90301, Allentown, PA 18109-0301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 23 2019 02:56:22
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 23 2019 02:57:12 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13035006 +E-mail/Text: seinhorn@ars-llc.biz Mar 23 2019 02:57:56 Ability Recovery Servi,
 Po Box 4031, Wyoming, PA 18644-0031
 13041236 EDI: AIS.COM Mar 23 2019 06:53:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 13123231 EDI: AIS.COM Mar 23 2019 06:53:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13067929 EDI: AIS.COM Mar 23 2019 06:53:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 13051401 +EDI: ACCE.COM Mar 23 2019 06:53:00 Asset Acceptance LLC, PO Box 2036,
 Warren, MI 48090-2036
 14167661 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 23 2019 02:57:14
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146-1837
 13166355 EDI: RESURGENT.COM Mar 23 2019 06:53:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank (South Dakota),, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13169402 EDI: RESURGENT.COM Mar 23 2019 06:53:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13166356 EDI: RESURGENT.COM Mar 23 2019 06:53:00 LVNV Funding, LLC its successors and assigns as,
 assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 13166351 EDI: RESURGENT.COM Mar 23 2019 06:53:00 LVNV Funding, LLC its successors and assigns as,
 assignee of General Electric Capital, Corporation, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 13113817 EDI: Q3G.COM Mar 23 2019 06:53:00 Quantum3 Group LLC as agent for,
 Elite Recovery Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788
 13066735 EDI: Q3G.COM Mar 23 2019 06:53:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: admin
Form ID: 3180W

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Total Noticed: 25

Date Rcvd: Mar 22, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2019 at the address(es) listed below:

ELLIS B. KLEIN on behalf of Debtor Wilson Bueno ykassoc@gmail.com, ykaecf@gmail.com, ebklein.ykabk@gmail.com, paullawyers@gmail.com, pyoung@ykalaw.com
ELLIS B. KLEIN on behalf of Joint Debtor Angela Bueno ykassoc@gmail.com, ykaecf@gmail.com, ebklein.ykabk@gmail.com, paullawyers@gmail.com, pyoung@ykalaw.com
Ellis B. Klein on behalf of Plaintiff Angela Bueno ykassoc@gmail.com, ykaecf@gmail.com, ebklein.ykabk@gmail.com, paullawyers@gmail.com, pyoung@ykalaw.com
Ellis B. Klein on behalf of Plaintiff Wilson Bueno ykassoc@gmail.com, ykaecf@gmail.com, ebklein.ykabk@gmail.com, paullawyers@gmail.com, pyoung@ykalaw.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
KEVIN G. MCDONALD on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
PAUL H. YOUNG on behalf of Joint Debtor Angela Bueno support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com
PAUL H. YOUNG on behalf of Debtor Wilson Bueno support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
SCOTT WATERMAN ECFmail@fredreiglechl3.com, ECF_FRPA@Trusteel3.com
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 14

Information to identify the case:

Debtor 1	Wilson Bueno	Social Security number or ITIN	xxx-xx-5345
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Angela Bueno	Social Security number or ITIN	xxx-xx-8053
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 13-13718-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wilson Bueno

Angela Bueno

3/21/19

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.